

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jintara Yanuar Jap
Jennifer Padilla Jap
Debtors

Case No. 17-04279-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 23, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jintara Yanuar Jap, Jennifer Padilla Jap, 700 South Royal Street, York, PA 17402-3526
4980053	Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
4980065	+ Gastroenterology Assoc of York, 2690 Southfield Dr, York, PA 17403-4510
4991902	Navient Solutions LLC, United Student Aid Funds, Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
4980082	WellSpan Health, PO Box 742641, Cincinnati, OH 45274-2641
4980083	+ Weltman, Weinberg & Reis Co., LPA, 170 South Independence Mall West, Suite 874, Philadelphia, PA 19106-3334
4980084	York Endoscopy Center, 2690 Southfield Drive, Suite B, York, PA 17403-4510
4987085	+ York Hospital, 1001 S George St, York, PA 17403-3645

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: GMACFS.COM	Dec 23 2022 23:44:00	Ally Bank, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 23 2022 18:36:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, et al, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
5065054	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 23 2022 18:36:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
4984770	EDI: GMACFS.COM	Dec 23 2022 23:44:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
4980047	+ EDI: GMACFS.COM	Dec 23 2022 23:44:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
4980052	Email/Text: rmcollections@belco.org	Dec 23 2022 18:36:00	Belco Community Credit Union, 449 Eisenhower Boulevard, Harrisburg, PA 17111
4980049	EDI: BANKAMER.COM	Dec 23 2022 23:44:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
4980051	+ EDI: TSYS2	Dec 23 2022 23:44:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
4980054	+ EDI: CITICORP.COM	Dec 23 2022 23:44:00	CBNA / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
4980056	+ EDI: CITICORP.COM	Dec 23 2022 23:44:00	CBNA / Sunoco, PO Box 790040, St Louis, MO 63179-0040
4980057	+ EDI: CITICORP.COM	Dec 23 2022 23:44:00	CBNA / The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
5004002	Email/PDF: bncnotices@becket-lee.com	Dec 23 2022 18:45:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

4980060	Email/PDF: DellBKNotifications@resurgent.com	Dec 23 2022 18:45:36	Dell Financial Services, 1 Dell Way, Round Rock, TX 78682
4984650	EDI: DISCOVER.COM	Dec 23 2022 23:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
4980061	EDI: DISCOVER.COM	Dec 23 2022 23:44:00	Discover Financial Services, LLC, PO Box 3025, New Albany, OH 43054-3025
4980063	Email/Text: collecadminbankruptcy@fnni.com	Dec 23 2022 18:36:00	First Bankcard, 1620 Dodge Street, PO Box 2557, Omaha, NE 68103-2557
4985305	Email/Text: collecadminbankruptcy@fnni.com	Dec 23 2022 18:36:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
4980059	EDI: JPMORGANCHASE	Dec 23 2022 23:44:00	Chase Card, PO Box 15298, Wilmington, DE 19850
5296099	+ EDI: AISMIDFIRST	Dec 23 2022 23:44:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
5296098	+ EDI: AISMIDFIRST	Dec 23 2022 23:44:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
5183231	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 23 2022 18:36:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
5183230	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 23 2022 18:36:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
4980066	+ EDI: NAVIENTFKASMSERV.COM	Dec 23 2022 23:44:00	Navient Solutions, Inc., Attn: Claims Department, PO Box 9500, Wilkes Barre, PA 18773-9500
5012781	EDI: PRA.COM	Dec 23 2022 23:44:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4980221	+ EDI: RECOVERYCORP.COM	Dec 23 2022 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4980067	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 23 2022 18:36:00	Pacific Union Financial, 1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071
4988389	EDI: PENNDEPTREV	Dec 23 2022 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
4988389	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 23 2022 18:36:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
5025387	EDI: Q3G.COM	Dec 23 2022 23:44:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4980068	EDI: RMSC.COM	Dec 23 2022 23:44:00	Synchrony Bank / Amazon, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
4980069	EDI: RMSC.COM	Dec 23 2022 23:44:00	Synchrony Bank / Discount Tire, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
4980071	EDI: RMSC.COM	Dec 23 2022 23:44:00	Synchrony Bank / HHGregg, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
4980073	EDI: RMSC.COM	Dec 23 2022 23:44:00	Synchrony Bank / Lowe's, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
4980075	EDI: RMSC.COM		

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		Dec 23 2022 23:44:00	Synchrony Bank / PayPal Extras, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
4980076	EDI: RMSC.COM		
		Dec 23 2022 23:44:00	Synchrony Bank / Sam's Club, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
4980077	EDI: RMSC.COM		
		Dec 23 2022 23:44:00	Synchrony Bank / Walmart, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
4980070	EDI: RMSC.COM		
		Dec 23 2022 23:44:00	Synchrony Bank / eBay, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
4980078	+ EDI: WTRRN BANK.COM		
		Dec 23 2022 23:44:00	TD Bank USA / Target Card, PO Box 673, Minneapolis, MN 55440-0673
5028972	+ Email/Text: bncmail@w-legal.com		
		Dec 23 2022 18:36:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4980080	Email/Text: vci.bkcy@vwcredit.com		
		Dec 23 2022 18:36:00	Volkswagen Credit, PO Box 3, Hillsboro, OR 97123
4990125	+ Email/Text: VWBKNotices@nationalbankruptcy.com		
		Dec 23 2022 18:36:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
5000502	EDI: AIS.COM		
		Dec 23 2022 23:44:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
4980079	EDI: VERIZONCOMB.COM		
		Dec 23 2022 23:44:00	Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4980048	*+	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
4980050	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
4980055	*+	CBNA / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
4980058	*+	CBNA / The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
5027680	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court., Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
4980062	*	Discover Financial Services, LLC, PO Box 3025, New Albany, OH 43054-3025
4980064	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court., First Bankcard, 1620 Dodge Street, PO Box 2557, Omaha, NE 68103-2557
4984034	*+	Pacific Union Financial, LLC, 1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071
4980072	*	Synchrony Bank / HHGregg, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
4980074	*	Synchrony Bank / Lowe's, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
4980081	*P++	VOLKSWAGEN CREDIT UNION, 1401 FRANKLIN BLVD, LIBERTYVILLE IL 60048-4460, address filed with court., Volkswagen Credit, PO Box 3, Hillsboro, OR 97123

TOTAL: 0 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Pacific Union Financial LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
Janet M. Spears	on behalf of Creditor MidFirst Bank bkecfinbox@aldridgepite.com JSpears@ecf.courtdrive.com
Keri P Ebeck	on behalf of Creditor VW Credit Inc. kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com;politicsci2@gmail.com
Kevin S Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al pa-bk@logs.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Jintara Yanuar Jap pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Jennifer Padilla Jap pmurphy@dplglaw.com kgreene@dplglaw.com
Regina Cohen	on behalf of Creditor Ally Bank rcohen@lavin-law.com mmalone@lavin-law.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1

Jintara Yanuar Jap

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1996

EIN --

Debtor 2

Jennifer Padilla Jap

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1119

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-04279-HWV

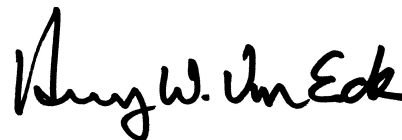
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jintara Yanuar Jap

Jennifer Padilla Jap

By the
court:12/23/22Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.